

Patent Application  
U.S. Application No.: 10/022,438  
Attorney Docket No.: 52493.000230

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/022,438 Confirmation No.: 5099  
Applicant : Allison Stoltz et al.  
Filed : December 20, 2001  
Title : SYSTEM AND METHOD FOR RISK ASSESSMENT  
TC/Art Unit : 3623  
Examiner: Beth VAN DOREN  
  
Docket No. : 52493.000230  
Customer No. : 21967

RECEIVED  
CENTRAL FAX CENTER

APR 09 2008

AMENDMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated November 9, 2008, and further to the Examiner Interview of March 4, 2008 and follow-up communications on or about March 7, 2008, please amend the above-identified patent application as follows:

Amendments to the claims begin on page 2.

Remarks begin on page 8.